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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J.LBR 9004-1

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In re:

Joe L. Gregory, Jr. April L. Gregory

Debtors.

Chapter 13

Case No. 19-32926-SLM

Hearing Date: February 8, 2023

by Clerk,

Order Filed on February 14, 2023

U.S. Bankruptcy Court

District of New Jersey

Judge Stacey L. Meisel

CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY

The relief set forth on the following pages is hereby **ORDERED**.

DATED: February 14, 2023

Honorable Stacey L. Meisel United States Bankruptcy Judge

Debtors: Joe L. Gregory, Jr. and April L. Gregory

Case No.: 19-32926-SLM

Caption of Order: CONSENT ORDER RESOLVING MOTION TO VACATE

AUTOMATIC STAY

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay ("Motion") filed by The Money Source Inc. ("Creditor"), whereas the post-petition arrearage was \$22,095.95 as of February 6, 2023, and whereas the Debtors and Creditor seek to resolve the Motion, it is **ORDERED**:

- 1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor's interest in the following property: **1107 East Broad St., Westfield, New Jersey 07090** ("Property") provided that the Debtor complies with the following:
- a. On or before February 17, 2023, the Debtors shall file a modified plan providing for the curing and payment in full of the post-petition arrearage above, namely **\$22,095.95**, and all other amounts due on the underlying loan; and
- b. In addition to the above, the Debtors shall resume making the regular monthly payments to Creditor as they become due beginning with the March 1, 2023 payment.
- 2. All direct payments due hereunder shall be sent directly to Creditor at the following address: The Money Source, Inc., Attn: Bankruptcy Cashiering, 31338 E. Elwood Street, Phoenix, AZ 85034.
- 3. The Debtors will be in default under the Consent Order in the event that the Debtors fail to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtors fail to make any payment due to Creditor under the Chapter 13 Plan.
- 4. If the Debtors fail to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtors and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11

U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$188.00 to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ Russell L. Low Russell L. Low, Esq. Low & Low 505 Main Street, Suite 304 Hackensack, NJ 07601 Counsel to Debtor /s/Gavin N. Stewart
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